



National Association of Insurance and Financial Advisors

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June 7, 2016

The Honorable Dave Brat
United States House of Representatives
Washington, D.C. 20515

Dear Congressman Brat:

The National Association of Insurance and Financial Advisors (NAIFA) applauds your effort to enhance and simplify Americans' ability to save. NAIFA encourages programs that help individuals and families to achieve financial and retirement security, and supports the Universal Savings Account Act (H.R. 4094/S. 2320).

For well over a century, thousands of dedicated NAIFA members have helped individuals and families fund major expenses like college, long-term care, and retirement, and reach other financial goals. Universal Savings Accounts would let individuals save for any of life's challenges and opportunities without the restrictions of limited-purpose accounts.

We look forward to working with you to put in place meaningful public policies to help Americans meet their growing financial needs. Thank you again for your leadership.

Sincerely,

Jules O. Gaudreau, Jr., ChFC, CIC
President